

February 3, 1976

if that is the way the insurance company writes it.

SENATOR DWORAK: As Senator Mills just indicated very much concern at high escalating rates of health insurance, what will these mandated coverages, what influence will that have on the high escalating rates of health insurance now?

SENATOR KEYES: I am sure, Senator Dworak, I couldn't tell you what it is going to do. I doubt if you could walk back to the insurance company and they could tell you how much it would bring up the rate, but we are making insurance available to the families that have these children and I am very much in favor of it.

SENATOR DWORAK: Do you think it will reduce the rates?

SENATOR KEYES: Oh, absolutely, it will not reduce the rates.

SENATOR DWORAK: It will not reduce the rates.

SENATOR KEYES: You cannot add anybody to an insurance policy and reduce the rates.

SENATOR DWORAK: And now companies, some companies do offer this coverage past 23?

SENATOR KEYES: As I understand it, they do.

SENATOR DWORAK: And people can buy from those companies that do offer this coverage?

SENATOR KEYES: If you were in a group policy, you would take the policy that is offered by the group. You don't buy insurance on the side. You take the group policy, and in this group policy, children over 23 who meet these standards will be included.

SENATOR DWORAK: This refers only to group policies?

SENATOR KEYES: Group and...yes, in group sickness and accident policies.

SENATOR DWORAK: Just group?

SENATOR KEYES: That is right.

SENATOR DWORAK: We don't put it on an individual basis at all?

SENATOR KEYES: No, we are not doing anything with that. That has always been, I believe, available.

SENATOR DWORAK: Wouldn't this have been a better....this is available under an individual policy?

SENATOR KEYES: I could not answer. I am not an authority on insurance. I think Senator Duis knows more about writing insurance than most people in this body.